

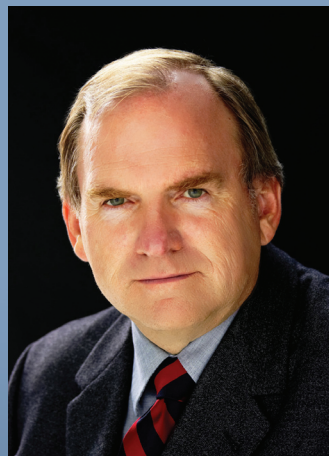
DO'S AND DON'TS

DO:

- ♦ Save your receipts to compare with your billing statement
- ♦ Open your bills right away and check for unauthorized charges
- ♦ If there are any, report the questionable charges to the card issuer immediately in writing
- ♦ Sign your credit card as soon as it arrives
- ♦ Carry your credit cards separately from your wallet
- ♦ **Immediately call your card issuer if your credit card has been lost or stolen.** Once you have reported the loss or theft, you will not be responsible for unauthorized charges.

DON'T:

- ♦ Purchase something with your credit card number over the phone unless you have confirmed the authenticity of the business/caller
- ♦ Enter your credit card number into a website that is not secure
- ♦ Let someone else use your credit card
- ♦ Leave credit cards or receipts lying around
- ♦ Sign blank receipts



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Preventing Credit Card Fraud



Office of New Mexico Attorney General
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Preventing Credit Card Fraud

Credit card fraud is a serious problem in the United States, causing an estimated one billion dollars a year in losses to consumers. These losses often affect New Mexico consumers. Consumers pay for this fraud when they have to pay higher finance charges, annual fees and increased costs for law enforcement.

GUARD BILLS AND CREDIT CARDS

Consumers should keep in mind the following to protect themselves against credit card fraud. First, protect your bills and credit cards from scam artists. Unscrupulous persons raid mailboxes and steal not only new and renewal credit card offers, but also bills, in order to obtain credit card numbers of consumers. You should be aware of when your bills and replacement credit cards are due to arrive. If your bills are late, contact your credit card company. You should sign all credit cards when they arrive by signing the back with your usual signature.



KEEP A SEPARATE RECORD OF YOUR CARD AND ACCOUNT NUMBERS

It is a good idea to keep a record of all your credit card numbers in a secure place separate from your wallet. Your credit card records should include the expiration date of each card and the phone number and address of the company that issued the card. Check your cards periodically to ensure that none of them are missing or have been stolen. Always be careful to get your credit card back promptly from sales clerks when making a purchase.

GUARD YOUR CREDIT CARD NUMBERS

When making credit card purchases over the phone, guard your credit card numbers. Do not give out your credit card number out over the phone unless you are dealing with a company you know well and have done business with before, and unless you have initiated the call to the company in order to make the purchase. Never give your credit card number to anyone who calls you on the telephone. You should memorize any PIN number related to a credit card, and if you write it down, do not keep it with your credit card.

LIMIT IDENTIFICATION PRESENTED TO CASH A CHECK

Sometimes when you are making a purchase in a store, a business may require that you show them that you have a valid credit card before accepting your check. A merchant will often note the type of card, such as Visa or Mastercard, that you have produced and the name of the issuing bank. Do not give out your credit card number to anyone to guarantee a check.

KEEP RECEIPTS AND REPORT STOLEN CREDIT CARDS

There are a number of things you can do to protect your credit card privacy when making purchases. Destroy all carbons and voided receipts immediately. Keep receipts of all purchases you make and check your credit card statements against them. If you are not using a particular credit card, destroy it immediately. And, of course, if any of your cards are lost or stolen, report the theft immediately to the issuing company. When you are traveling, carry the names of the issuers of your credit cards, your account numbers, and the toll-free numbers of credit card issuers in a secure place, separate from your wallet. If you report any cards as lost or stolen, make a note of the date, time and the name of the person to whom you spoke when you reported the incident.

LIMIT YOUR LIABILITY FOR CARDS REPORTED LOST OR STOLEN

Most companies have toll-free numbers and twenty-four hour service to deal with emergencies such as the loss of your credit or charge cards. You should report lost or stolen cards immediately because once you do, you have no further responsibility for unauthorized charges. The maximum liability in any event under Federal law is \$50 per card. If you suspect that your card has been used fraudulently, the credit card issuer may ask you to sign a statement under oath that you did not make the purchases charged to your card.